



UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on June 25, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

JAMES OATES

Case No.: 15-12283
Chapter: 13
Judge: JKS

ORDER REGARDING REQUEST FOR EXEMPTION FROM:

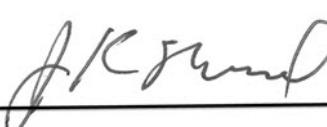
CREDIT COUNSELING REQUIRED UNDER 11 U.S.C. § 109(h)(1)

PARTICIPATION IN FINANCIAL MANAGEMENT COURSE REQUIRED UNDER 11 U.S.C. § 727(a)(11) or 1328(g)(1)

REQUIREMENT TO FILE CERTIFICATION IN SUPPORT OF DISCHARGE REQUIRED UNDER U.S.C. § 1328(a)

The relief set forth on the following pages, numbered two (2) and three (3) is **ORDERED**.

DATED: June 25, 2020


Honorable John K. Sherwood
United States Bankruptcy Court

This matter having been presented by the debtor pursuant to 11 U.S.C. § 109(h)(4), and for good cause shown, it is

ORDERED that:

 X The debtor's request is GRANTED; the debtor is hereby exempt from:

- obtaining budget and credit counseling required under 11 U.S.C. § 109(h)(1) and filing a Certificate of Credit Counseling,
- participating in a Financial Management Course as required under 11 U.S.C. § 727(a)(11), or 1328(g)(1) and filing a Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23),
- filing a Certification in Support of Discharge concerning Domestic Support Obligation as required by 11 U.S.C. § 1328(a).

 The debtor's request for an exemption is DENIED, and

- the debtor must obtain budget and credit counseling from a United States Trustee approved credit counseling agency and file a *Certificate of Credit Counseling* on or before fourteen (14) days from the date the debtor's petition was filed or the case will be dismissed without further notice,
- the debtor must participate in a Financial Management Course conducted by a United States Trustee approved agency, and file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management (Official Form B23)*,
- the debtor must file a *Certification in Support of Discharge* concerning domestic support obligations as required under 11 U.S.C. § 1328(a).

The documents highlighted above must be filed

- on or before the last day to object to discharge has expired,
or
- on or before the last payment is made to the Standing Trustee on the Debtor's plan.

Failure to do so will result in the debtor's case being closed without the debtor having received a discharge.

A hearing on this matter has been scheduled at the following date and time.

Hearing Date/Time: _____

Hearing Location: _____

Courtroom: _____

In re:
James Oates
Debtor

Case No. 15-12283-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2020.

db +James Oates, 49 Watchung Avenue, West Orange, NJ 07052-6006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 25, 2020 at the address(es) listed below:

Clifford B. Frish on behalf of Debtor James Oates yrodriguez@goldmanlaw.org,
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
David G. Beslow on behalf of Debtor James Oates yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Elizabeth L. Wassall on behalf of Creditor WELLS FARGO BANK N.A. AS TRUSTEE FOR CARRINGTON MORTGAGE LOAN TRUST, SERIES 2006- NC2 ASSET-BACKED PASS THROUGH CERTIFICATES ewassall@logs.com, njbankruptcynotifications@logs.com
Francesca Ann Arcure on behalf of Creditor Toyota Motor Credit Corporation
NJ_ECF_Notices@McCalla.com, NJ_ECF_Notices@McCalla.com
Kevin P. Diskin on behalf of Creditor Toyota Motor Credit Corporation
NJ_ECF_Notices@McCalla.com
Marie-Ann Greenberg magecf@magnettrustee.com
Mark Goldman on behalf of Debtor James Oates yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Melissa N. Licker on behalf of Creditor Toyota Motor Credit Corporation
NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmllawgroup.com

TOTAL: 10